NEIGHBOURHOOD INCOME

AND DEMOGRAPHICS

) USER'S GUIDE)

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TABLE OF CONTENTS

PRODUCT LICENCE AGREEMENT i

INTRODUCTION 1

SECTION I) THE DATA 2
- Data Source 2
- Data Currency 2
- Data Quality 2
- Confidentiality and Rounding 7
- Suppressed Data 7

SECTION II) THE DATA TABLES 9
- A) Number of Tables 9
- B) Data Table Contents 10

SECTION III) GLOSSARY OF TERMS 11

SECTION IV) GEOGRAPHY 19
- Geographic levels) postal geography 20
- "Vintage" of the postal walks 24
- Geographic levels) Census geography 25
- Geographic levels) special geography 27

WE INVITE YOUR COMMENTS 28
- List of Statistics Canada Regional Offices 29

LIST OF DATA PRODUCTS AVAILABLE 30

INTRODUCTION

Neighbourhood Income and Demographics contains *counts* and *income* data for all taxfilers and dependents reporting income. Also included are demographic data on the Canadian population, such as marital status, gender, age groups and single years of age.

The information is accurate and current. It is obtained from income tax records and is updated annually.

These data will be a valuable aid to anyone assessing the sociological and financial status of residents in the geographic area of interest to them.

SECTION I) THE DATA

Data Source

The data are derived from income tax returns. For the most part, tax returns were filed in the Spring of the year following the reference year. The mailing address at the time of filing is the basis for the geographic information in the tables.

New to the product beginning with 1992 data are demographic statistics for the both taxfilers and dependents. These statistics are derived from the Small Area and Administrative Data Division family databank built from the income tax records. For data of previous years (up to and including 1991), demographic statistics were provided for taxfilers only.

Data Currency

Since the data are taken from tax records, they are current data from tax returns filed for the year noted on the tables. For example, 1995 income records are taken from 1995 tax returns filed in Spring of 1996, with data released in July 1997. Data are always current, since they are updated on an annual basis.

Data Quality

The data appearing in the tables are taken directly from the Small Area and Administrative Data Division family databank, built from the income tax and the Child Tax Benefit records. Information on income is obtained from the taxfilers, for both themselves and their non-filing spouses. Demographic information is derived from taxfilers and non-filing dependent spouses and/or children, such as the estimates of "total taxfilers and dependents".

In 1995, almost 69% of Canadians (of all ages) filed tax returns (see figure 1).

Most children do not file because they have low or no income.

Similarly, some elderly Canadians receiving only Old Age Security (OAS) and Guaranteed Income Supplement (GIS) do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax Credit in 1986 and the Goods and Services Tax Credit in 1989, the percentage of the elderly population filing tax returns has increased. In 1995, 87% filed tax returns, up from 75% in 1989.

FIGURE 1) COVERAGE

Tax year	Number of Taxfilers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1989	18,059	April 1, 1990	27,669	65.3
1990	18,450	April 1, 1991	28,025	65.8
1991	18,786	April 1, 1992	28,422	66.1
1992	19,267	April 1, 1993	28,831	66.8
1993	19,882	April 1, 1994	29,173	68.2
1994	20,184	April 1, 1995	29,533	68.3
1995	20,536	April 1, 1996	29,867	68.8

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's taxfiler databank and the latest population estimates from the Statistics Canada publication *Quarterly Demographic Statistics* (catalogue no. 91-002).

The initial population used to develop the estimated population counts comprise all taxfilers for the reference year and represents over two-thirds of the Canadian population. Taxfilers from the same family including children are matched using common links (e.g. same name, same address). When there are indications that one or several members of a family are missing (for instance children), those members are imputed. The remaining taxfilers who have not been matched in the family formation process become non-family persons. The resulting population counts approximate the total Canadian population.

The Small Area and Administrative Data family databank population estimates compare well with estimates obtained through other sources. For example, coverage rates by age from the databank, compared to the official population estimates, are:

FIGURE 2) COVERAGE BY AGE AND BY PROVINCE

1995 Rates of Coverage by Age	
under 20	100%
20-24	89%
25-29	91%
30-34	95%
35-39	95%
40-44	96%
45-49	95%
50-54	93%
55-59	94%
60-64	95%
65-74	96%
75+	90%
Total	96%

1995 Rates of Coverage by Province	
Newfoundland	98%
Prince Edward Island	98%
Nova Scotia	97%
New Brunswick	98%
Quebec	96%
Ontario	95%
Manitoba	98%
Saskatchewan	98%
Alberta	97%
British Columbia	95%
Yukon Territory	95%
Northwest Territories	95%
Canada	96%

% coverage by age is based on a comparison with the estimated population counts to July 1, 1996 from Statistics Canada catalogue number 91-213-XPB, *Annual Demographic Statistics*. Coverage by province is based on a comparison with the estimated population counts to April 1, 1996 produced by the Demography Division of Statistics Canada.

Individuals

Beginning in 1992, Total Income was changed to include income of non-filing spouses reported on the taxfiler's income tax return. This increased the population of lower income individuals, subsequently lowering the median total income of the population. See the following table (figure 3).

FIGURE 3) MEDIAN INCOME, INDIVIDUALS

Year	Median Income, Individuals		% ratio (T1FF/SCF)
	T1FF	SCF	
1989	18,100	17,806	101.7
1990	19,100	18,552	103.0
1991	19,300	18,817	102.6
1992	18,600	19,438	95.7
1993	18,000	19,164	93.9
1994	18,500	19,587	94.5
1995	18,900	20,134	93.9

Note: SCF (Survey of Consumer Finances) medians are from Statistics Canada's annual publication 13-207, *Income distributions by size in Canada*. T1FF medians are from the individual databank.

Families

The introduction of the Federal Sales Tax Credit in 1986 and the Goods, and Services Tax Credit in 1989, has resulted in more low income families filing tax returns. This has caused the median family income figures for T1FF up to 1991 to be lower than the Survey of Consumer Finances (SCF). Beginning in 1992, family total income was changed to include income of non-filing spouses reported on the taxfiler's income tax return. This has caused an increase in family total income as well as and increase in median income for 1992 as reflected in the following table (figure 4).

FIGURE 4) MEDIAN INCOME OF FAMILIES

Year	Median Income, all Families		% ratio (T1FF/SCF)
	T1FF	SCF	
1990	42,700	44,783	95.3%
1991	42,900	45,368	94.6%
1992	43,500	46,175	94.2%
1993	43,000	45,583	94.3%
1994	43,200	46,908	92.1%
1995	44,300	47,124	94.0%

Note: The above T1FF medians are taken from the family databank being discussed here; the Survey of Consumer Finances (SCF) medians are from Statistics Canada's annual publication 13-208: *Family Incomes, Census Families*. The SCF estimates do not include the Territories, and so they were also excluded from the T1FF figures above.

In comparing transfer payment totals to 1995 figures from other data sources, it is evident that our coverage is high.

FIGURE 5) TRANSFER PAYMENT COVERAGE

Transfer Payment	Coverage
Unemployment Insurance Benefits	90%
Child Tax Benefits (CTB)	100%
Old Age Security Benefits	88%
CPP/QPP Benefits	92%
Social Assistance	79%
Workers' Compensation	97%

Sources: *Annual Statistics on the Canada Pension Plan and Old Age Security*, Income Security Programs, Human Resources Development Canada; *Unemployment Insurance Statistics*, Statistics Canada catalogue number 73-202; *Provincial Economic Accounts*, Statistics Canada catalogue number 13-213.

Confidentiality and Rounding

Since 1990, data cells represent counts greater than 15, and are rounded to a base of 10. For example, a cell count of 16 would be rounded to 20 and a cell count of 24 would be rounded to 20.

For 1988 and 1989 data, all counts are 25 or greater and are rounded to the nearest 25. All reported amounts are rounded to the nearest thousand dollars.

For data up to and including 1987, all counts are randomly rounded to a base of 5, and reported amounts are unrounded, but are adjusted according to the rounding of the counts.

Note: *Counts* represents the number of persons filing tax returns (taxfilers).
Reported amounts are dollar amounts reported by taxfilers.

Suppressed Data

To maintain confidentiality, some data cells have been suppressed whenever:

- areas comprise less than 100 taxfilers;
- cells represent less than 15 taxfilers;
- cells were dominated by a single filer.

Suppressed data may occur:

i) within one area:

- when one of the *income* categories is suppressed, a second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure) (see figure 6);

- when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid disclosure (see figure 6);

ii) between areas:

- when a variable amount in one area is suppressed, that variable amount is also suppressed in another area to prevent disclosure by subtraction.

FIGURE 6) SUPPRESSION OF INCOME DATA

Amount (Millions of Dollars)			
	Males	Females	Total
Wages/Salaries/Commissions	6.7	3.4	10.2
Self-Employment	0.3	0.2	0.5
Dividends and Interest	1.2	1.1	2.3
Unemployment Insurance	0.7	0.3	1.0
Old Age Security/Net Federal Supplements	0.7	0.5	1.1
Canada/Quebec Pension Plan	1.1	0.5	1.6
Other Pensions	1.9	0.4	2.3
Child Tax Benefits	x	x*	0.1
Goods and Services Tax Credit	x**	x**	0.2
Workers' Compensation	0.1	0.1	0.2
Social Assistance	0.2	0.2	0.5
Provincial Refundable Tax Credits	0.1	0.1	0.2
RRSP Income	0.1	0.1	0.2
Other Income	0.6	0.6	1.2
Total Income	14.5	7.8	22.3

x) Confidential when reported by fewer than 15 taxfilers. (In machine readable format, the suppressed cell will contain a "0".)

x* For the same income variable, the value for the opposite gender was suppressed in the table to avoid disclosure by subtraction.

x** The value for a second income variable was suppressed elsewhere in the table to avoid disclosure by subtraction.

SECTION II) THE DATA TABLES

A) Number of Tables

Beginning with the 1994 data, the maximum number of tables for each area is reduced from nine to five. It is important to note that this reduction in tables has not resulted in any loss of information from previous years. A reformatting of existing tables was the primary reason for the change.

The table topics are the following:

1. Summary table, including data for five categories of the population:
    a) taxfilers and dependents
    b) taxfilers
    c) total income
    d) persons reporting employment income and/or Unemployment Insurance benefits
    e) persons reporting Child Tax Benefits
2. Taxfilers and dependents by marital status and by age group
3. Taxfilers and dependents by single year of age
4. Taxfilers and dependents by source of income
5. Taxfilers and dependents by total income, sex and age group

Demographic characteristics are given for the total population in tables 1a, 2 and 3. Income distributions and sources of income are given for those taxfilers reporting some income and for non-filing spouses of taxfilers of those who's income is reported on the taxfiler record (tables 1c, 4 and 5).

For persons with employment income, medians by gender are given (table 1c).

B) Data Table Contents

Population) Demographic Characteristics

Demographic characteristics are given for the total population. The data are from the Small Area and Administrative Data Division family databank, built from the income tax records. Taxfiler counts are still provided on the summary table (table 1).

For data prior to 1992, demographic characteristics are provided for taxfilers only.

The marital status "Common Law" is reported in table 2. This is as a result of Revenue Canada providing taxfilers with a separate box permitting common law couples to indicate their marital status. For data prior to 1992, it is undetermined where common law couples would have reported their marital status on the individual income tax return.

Characteristics such as age and marital status are as of December 31 of the reference year.

Total Income

Explanatory notes regarding total income and the changes to this variable are given in the Glossary section, under "Total Income".

Other Notes on Tables

Table 1, percent in apartments: it should be noted that this type of mail delivery service is identified by Canada Post, and applies to apartments with 50 or more units.

Table 2, marital status "single": the information by gender usually does not add to the total shown because the gender of the younger population is, in many cases, not known. This situation occurs primarily with the young dependents who are identified through the tax return of their parents, and where gender information is not provided.

Tables 2 and 3, ages 0-19: the information by gender is incomplete, primarily because of dependent children identified through the tax return of the parent, where gender information is missing.

SECTION III) GLOSSARY OF TERMS

AGE

is calculated as of December 31 of the reference year (i.e., tax year minus year of birth). In the "Single Years of Age" table (table 3), counts of children aged 0 to 18 are not rounded, and the other ages of the population are rounded to the nearest 5.

CANADA/QUEBEC PENSION PLAN (CPP/QPP)

are compulsory contributory social insurance plans that protect workers and their families against loss of income due to retirement, disability or death. Canada Pension Plan and Quebec Pension Plan benefits include all benefits reported for the reference year.

CENSUS DIVISIONS

See section on Geography.

CENSUS METROPOLITAN AREAS

See section on Geography.

CHILD TAX BENEFIT (CTB)

is a system that replaces (beginning with the 1993 data year) the previous Family Allowance program, the non-refundable child deduction and the refundable Child Tax Credit. It is an income supplement for individuals who have at least one qualified dependent child. The Child Tax Benefit is also based on the individual's family income and the number of dependent children.

COUNTS

Indicates the number of persons or items represented in a variable (e.g., the number of taxfilers reporting income in the year in question).

DEPENDENTS

For the purposes of these databanks, dependents are the non-filing members of a family that have been identified through the tax system. We do not attempt to measure dependency in any way, but are able to identify certain non-filing family members, and include these in the total counts of people in a given area.

DIVIDEND INCOME

includes dividend income from taxable Canadian corporations (such as stocks or mutual funds) as reported on line 120 of the personal income tax return, and then grossed down to the actual amounts received; dividend income does not include dividends received from foreign investments (which are included in interest income and reported on line 121).

EMPLOYMENT INCOME

is the total reported employment income. Employment income includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and self-employment income (net income from business, profession, farming, fishing and commissions).

FORWARD SORTATION AREA (FSA)

See section on Geography.

GOODS AND SERVICES TAX (GST) CREDIT

includes all amounts received through this program. In 1990, the Goods and Services Tax Credit began replacing the Federal Sales Tax (FST) Credit. By 1991, the FST Credit no longer existed.

INDEX

is a comparison of the variable for the given area with either the province (province = 100) or with Canada (Canada = 100).

INTEREST INCOME

refers to the amount Canadians claimed on line 121 of the personal income tax return. This amount includes interest generated from bank deposits, Canada Savings Bonds, corporate bonds, treasury bills, investment certificates, term deposits, annuities, mutual funds, earnings on life insurance policies and all foreign interest and foreign dividend incomes.

INVESTMENT INCOME

includes both interest income and dividend income.

LABOUR FORCE

consists of all persons who reported income from employment (wages, salaries, commissions and self-employment income) or income from Unemployment Insurance.

LEVEL OF GEOGRAPHY

is a code designating the type of geographic area to which the information in the table applies. See the section on Geography for further information.

MEDIAN

is the middle number in a group of numbers. Where a median income, for example, is given as $26,000, it means that exactly half of the incomes reported are greater than or equal to $26,000, and that the other half are less than or equal to the median amount. Median incomes in the data tables are rounded to the nearest hundred dollars. With the exception of "Total Income", zero values are not included in the calculation of medians for individuals, but are included in the calculation of medians for families.

NET FEDERAL SUPPLEMENTS

are part of the Old Age Security (OAS) pension program, intended to supplement the income of pensioners and spouses with lower income; payments take the form of a Guaranteed Income Supplement (GIS) or a Spouse's Allowance (SPA).

NON-TAXABLE INCOME/PROVINCIAL (REFUNDABLE) TAX CREDITS

Non-taxable income refers to the amounts included in a taxfiler's income when applying for refundable tax credits, but not included in the calculation of taxable income; these amounts include Workers' Compensation payments, Net Federal Supplements received (Guaranteed Income Supplements and/or Spouse's Allowance), and social assistance payments. Beginning with the 1994 data, information is available separately for Net Federal Supplements, Workers' Compensation and social assistance. Provincial tax credits are a refundable credit paid to individuals by the province in which he/she resided as of December 31 of the taxation year. See also "Provincial refundable tax credits".

OLD AGE SECURITY (OAS) PENSION

is part of the Old Age Security program, a federal government program that guarantees a degree of financial security to Canadian seniors. All persons in Canada aged 65 or older, who are Canadian citizens or legal residents, may qualify for a full OAS pension, depending on their years of residence in Canada after reaching age 18. Old Age Security benefits include all benefits reported for the reference year (excluding Guaranteed Income Supplements and Spousal Allowance benefits; see also "Net Federal Supplements" and "Non-taxable Income").

OTHER INCOME

includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan (guaranteed annual income plan), payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere. Beginning with the 1992 data, this variable also includes the imputed income of imputed spouses, as derived from the tax return of the filing spouse. See also "Total Income".

OTHER PENSIONS

include pension benefits (superannuation and private pensions) other than Old Age Security and Canada/Quebec Pension Plan benefits.

PERCENT (%) APARTMENT

Apartment buildings are defined as having 50 units or more. This percentage is reported only for urban areas (urban FSAs and postal walks only); hence, national and provincial percentages reflect only the percentage of the urban population living in apartment complexes of 50 or more units.

POSTAL WALK

See section on Geography.

PROVINCIAL REFUNDABLE TAX CREDITS

serve to reduce the tax burden; unlike non-refundable tax credits, all amounts are paid to the taxfiler. Among these refundable tax credits are the Federal Sales Tax (FST) credit (for 1989 and 1990), the Goods and Services Tax (GST) credit (beginning in 1990) and provincial refundable tax credits (beginning in 1990). Included are the refundable provincial tax credits received by taxfilers in Manitoba, Ontario and Quebec (since 1990), British Columbia and the Northwest Territories (since 1993) and Quebec family allowances (beginning with 1994).

QUEBEC FAMILY ALLOWANCE

includes payment of a non-taxable allowance to the parent or guardian of one or more unmarried children under the age of 18 and not a ward of the province. The applicant must have resided in Quebec for at least one month or subject his/her income or that of the spouse to the Quebec income tax laws. The QFA rate varies according to the rank of the child in the family and according to the child's age. Available starting with 1994 data.

RRSP INCOME

is withdrawals from an RRSP investment.

RATIO

is the relationship of one to another where both are different, as the ratio of males to females, for example.

SELF-EMPLOYMENT INCOME

is net income from business, profession, commission, farming and fishing.

SOCIAL ASSISTANCE

includes payments made in the year on the basis of a means, needs or income test (whether made by an organized charity or under a government program). The value is reported on line 145 of the personal income tax return. Available only since 1994; previously included in "Non-taxable Income".

SUPPRESSED DATA

are intentionally omitted if they breach confidentiality. All data counts under a certain number are suppressed along with the corresponding income amounts. If the count for one cell or component is suppressed, then corresponding income aggregates in another cell are also suppressed to avoid disclosure by subtraction (called residual disclosure). See the section on Confidentiality.

TAX LIABILITY

is when a person earns income sufficient to require paying taxes.

TAXFILERS

Most taxfilers are people who filed a tax return for the reference year and were alive at the end of the year. Starting with the 1993 tax year, those taxfilers who died within the tax year and who indicated a non-filing spouse had their income and their filing status attributed to the spouse.

TAXFILERS AND DEPENDENTS

is an estimate of the entire population, based solely on the taxfile. Counts are rounded to the nearest 10. In the "Single Years of Age" table, counts of children aged 0 to 18 are not rounded, and the other ages of the population are rounded to the nearest 5. See also "Dependents".

TOTAL INCOME

Note: this variable was revised over the years, as reflected in the comments below; data users who plan to compare current data to data from previous years should bear in mind these changes. Also, it should be noted that all income amounts are gross, with the exception of rental income, limited partnership income and all forms of self-employment income.

Income reported by taxfilers from any of the following sources:

Labour force income
- Employment income
  - Wages/salaries/commissions
  - Other employment income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.)
  - Net self-employment
- Unemployment Insurance benefits

Pension income
- Old Age Security/Net Federal Supplements (the latter including guaranteed income supplements and spouses' allowances since 1994)
- Canada/Quebec Pension Plan
- Superannuation and other (private) pensions

Family Allowance benefits (up to and including 1992)
Quebec family allowance (beginning with 1994)
Interest and other investment income
Dividend income
RRSP income (since 1994; previously in "other income")
Net limited partnership income (included in "other income")
Alimony (included in "other income")
Net rental income (included in "other income")

Income for non-filing spouses (since 1992; included in "other income")
Other incomes as reported on line 130 of the tax form (fellowships, bursaries, grants, etc.; included in "other income")
FST credit (for 1989-1990 inclusive)
GST credit (beginning in 1990)
Child tax credit (up to and including 1992)
Child tax benefit (starting with 1993)
Other non-taxable income (since 1990)

- Workers' compensation payments (shown separately starting with 1994)
- Social assistance payments (shown separately starting with 1994)
- Guaranteed income supplements (included with Net Federal Supplements since 1994; previously in "non-taxable income")
- Spouses' allowances (included with Net Federal Supplements since 1994; previously in "non-taxable income")

Provincial refundable tax credits in Ontario, Quebec and Manitoba (since 1990), British Columbia and the Northwest Territories (since 1993); Quebec family allowances (since 1994)

Monies not included in income above are: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings and capital gains.

UNEMPLOYMENT INSURANCE (UI)

comprises all types of benefits paid to individuals under this program, regardless of reason, including regular benefits for unemployment, fishing, job creation, maternity, parental/adoption, retirement, self-employment, sickness, training and work sharing.

USER-DEFINED AREAS

are areas that have been defined by the data users as the specific area for which they require data. This would apply only to areas which are not "standard areas" and could include any one or combination of areas that comprised, for example, half of a letter carrier walk in one FSA and a portion of a walk in another FSA; in other words, the area whose boundaries are a portion of, or a combination of portions of standard areas. The smallest "building block" for these special areas is the six-character postal code. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Also, the user-defined area may be a total of a number of individual standard areas, grouped together for a total, rather than a number of individual areas each with their own total.

WAGES/SALARIES/COMMISSIONS

include employment pay and commissions as stated on T4 information slips, training allowances, tips and gratuities.

WORKERS' COMPENSATION

includes any compensation received under Workers' Compensation in respect of an injury, disability or death. This value is reported on line 144 of the personal income tax return. Information on Workers' Compensation is available as a distinct income source starting with the 1994 data; previously included in "Non-taxable Income".

SECTION IV) GEOGRAPHY

The Neighbourhood Income and Demographics data are available for the following geographic areas:

Standard areas:

a) Canada,
b) Provinces and Territories,
c) Census Divisions,
d) Census Metropolitan Areas, and
e) Postal Geography.

User-defined areas:

Users may select a specific area of interest that is not a standard area for which data can be made available in standard format. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data.

Geographic levels) postal geography

The various databanks compiled from the taxfile are available for different levels of the postal geography, and for some levels of the Census geography. Coded geographic indicators appearing on the data tables are shown below with a brief description.

Level of Geography (L.O.G.)	Postal Area	Description
12	Canada	This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.
11	Province or Territory Total	This level of data is an aggregation of the following geographies within a province: City Totals Code 08 Rural Postal Codes Code 09 Other Provincial Totals Code 10 These totals are identified by a provincial/territorial postal letter, then a "990" followed by the province/territory code, as follows: Newfoundland A99010 Nova Scotia B99012 Prince Edward Island C99011 New Brunswick E99013 Quebec J99024 Ontario P99035 Manitoba R99046 Saskatchewan S99047 Alberta T99048 British Columbia V99059 Northwest Territories X99061 Yukon Y99060

Level of Geography (L.O.G.)	Postal Area	Description
10	Other Provincial Total ("P" Pot)	This level of data is an aggregation of small communities in the province that had less than 100 taxfilers, where these communities are combined into a "pot". Before 1992, it was identified by the same codes as the provincial/territorial totals, and only the "Delivery Mode" codes 2 and 3 distinguished between the two. To avoid this problem, starting with the 1992 data, an "8" appears after the provincial/territorial letter instead of a "9". The "9" will be reserved for the provincial/territorial total, as explained in 11 above. These "pot" codes are as follows: Newfoundland A89010 Nova Scotia B89012 Prince Edward Island C89011 New Brunswick E89013 Quebec J89024 Ontario P89035 Manitoba R89046 Saskatchewan S89047 Alberta T89048 British Columbia V89059 Northwest Territories X89061 Yukon Y89060
09	Rural Postal Code (Not in City)	This level of geography pertains to rural communities that have one and only one rural postal code. These stand-alone rural postal codes can be identified by a "zero" in the second position of the postal code and a level of geography code 09. The 1995 databanks contain 4,501 areas coded as level of geography 09.

Level of Geography (L.O.G.)	Postal Area	Description
08	City Total	This level of data is an aggregation of the following geographies for unique place names within a province/territory: Urban FSA (Residential) Code 03 Rural Route Code 04 Suburban Services Code 05 Rural Postal Code (within city) Code 06 Other Urban Area Code 07 They have the following format: e.g., Edmonton = T95479; Regina = S94876. The pattern is the postal letter of the city plus "9" in the second position (indicating a total), followed by a 4 digit numeric code for the community (often called "CityID"). The 1995 databanks contain 611 areas coded as level of geography 08.
07	Other Urban Area (Non-residential within city - "E" Pot)	This aggregation of data (or "pot") covers non-residential addresses within an urban centre and all other data not otherwise displayed. Commercial addresses, post office boxes and general delivery are included, as are residential addresses with too few taxfilers to report separately. They can be recognized by codes that are similar to the city totals, with a distinguishing difference: an "8" will follow the city postal letter rather than the "9" of the city total (e.g., Edmonton = T85479; Regina = S84876). The 1995 databanks contain 437 areas coded as level of geography 07.
06	Rural Postal Code (Within City)	These data pertain to rural postal codes that belong to communities with more than one rural postal code. These occur in areas that were formerly serviced by rural delivery service and changed by Canada Post to urban delivery service or in communities served by more than one rural postal code. Rural postal codes of this type can be identified by a "zero" in the second position of the postal code and a level of geography code 06. The 1995 databanks contain 308 areas coded as level of geography 06.

Level of Geography (L.O.G.)	Postal Area	Description
05	Suburban Service	Sparsely populated fringe areas of urban centres may receive their postal service from an urban post office by delivery designated as "suburban service". Their region code retains all six characters of the postal code. Suburban Services are located inside an urban FSA, usually adjacent to more highly populated areas, and mail is delivered by a contractor to group boxes, community mail boxes and/or external delivery sites (e.g., kiosks, miniparks). The 1995 databanks contain 48 areas coded as level of geography 05.
04	Rural Route	Reasonably well settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route", where mail is delivered by a contractor using a motorized vehicle to a group of boxes or to gate boxes. Their region code retains all six characters of the postal code. Rural routes are located outside an urban FSA. The 1995 databanks contain 1,051 areas coded as level of geography 04.
03	Urban FSA (Residential Area)	The urban Forward Sortation Area (FSA, identified by the first three characters of the postal code) includes all residential addresses covered by the first three characters of a postal code in a particular urban area (not including levels 04 and 05). Only residential FSAs are considered for these databanks. This level of data is an aggregation of: Postal Walk Code 01 Other Postal Walk Code 02 An Urban FSA of this type can be identified by the FSA followed by three blanks. The 1995 databanks contain 1,423 areas coded as level of geography 03.

Level of Geography (L.O.G.)	Postal Area	Description
02	Other Postal Walk	This level of data is an aggregation of urban residential postal codes unallocated to a letter carrier route and postal walks with less than 100 taxfilers. A postal walk record of this type can be identified by a region code which is the FSA followed by three blanks, and the postal walk number "XXXX". The 1995 databanks contain 159 areas coded as level of geography 02.
01	Postal Walk	This is the finest level of data and is an aggregation of urban residential postal codes allocated to a letter carrier route. A postal walk of this type can be identified by a region code which is the FSA followed by three blanks, and the postal walk number. The 1995 databanks contain 18,036 areas coded as level of geography 01.

"Vintage" of the postal walks

The postal walks represented in the 1995 databanks were coded from a Canada Post Corporation file with a March 1997 reference date.

Geographic levels) Census geography

Data are also available for the following levels of the Census geography; the following table shows the coded designators for these geographies, as well as a brief description of each.

Level of Geography	Name	Description
41	Census Metropolitan Areas (CMAs)	The general concept of a CMA is one of a very large urban area, together with adjacent urban and rural areas which have a high degree of economic and social integration with that urban area. CMAs have a population of at least 100,000, based on the previous census. There are 26 CMAs in the 1995 databanks: 001, St. John's, Newfoundland 205, Halifax, Nova Scotia 310, Saint John, New Brunswick 408, Chicoutimi-Jonquière, Québec 421, Québec, Québec 433, Sherbrooke, Québec 442, Trois-Rivières, Québec 462, Montréal, Québec 505, Ottawa-Hull (Québec part) 505, Ottawa-Hull (Ontario part) 532, Oshawa, Ontario 535, Toronto, Ontario 537, Hamilton, Ontario 539, St-Catharines-Niagara, Ontario 541, Kitchener, Ontario 555, London, Ontario 559, Windsor, Ontario 580, Sudbury, Ontario 595, Thunder Bay, Ontario 602, Winnipeg, Manitoba 705, Regina, Saskatchewan 725, Saskatoon, Saskatchewan 825, Calgary, Alberta 835, Edmonton, Alberta 933, Vancouver, British Columbia 935, Victoria, British Columbia

21	Census Divisions (CDs)	General term applying to geographic areas established by provincial law, and intermediate between census subdivisions and the province (e.g., counties, regional districts, regional municipalities, etc.) In Newfoundland, Manitoba, Saskatchewan and Alberta, census divisions have been created by Statistics Canada in co-operation with those provinces. There are 290 CDs in the 1995 databanks, based on the 1991 Census boundaries.

Geographic levels) special geography

Clients may select geographical areas of their own definition, areas that are not part of the standard areas listed here (for example, bank service areas, retail store catchment areas). For this, clients must submit a list of the postal codes that make up their special area, and we will aggregate the micro data to correspond to that area of interest. Information ordered for special, or "user-defined" areas will be coded according to the following:

Level of Geography	Name	Description
93	Total for all user-defined areas	This level represents the sum total of all user-defined areas, and is the total of levels 91 and 92 described below.
92	Other user-defined areas	This level of geography represents all user-defined areas that were too small, in terms of population, to have information compiled on those areas individually (i.e. fewer than 100 taxfilers). Such areas are grouped into this "other" category.
91	Special user-defined area	Any area showing a code "91" is an area defined by a specific user according to that user's needs (for example, school catchment areas, health districts, etc.)

WE INVITE YOUR COMMENTS!

We are always working on ways to improve our products. The comments we receive concerning quality and presentation are essential to meet this objective. If you have any suggestions in this regard, we encourage you, the user, to provide us with your comments.

Data in many forms

Statistics Canada disseminates data in a variety of forms. In addition to publications, both standard and special tabulations are offered. Data are available on the Internet, compact disk, diskette, computer printouts, microfiche and microfilm and magnetic tape. Maps and other geographic reference materials are available for some types of data, Direct online access to aggregated information is possible through CANSIM, Statistics Canada's machine-readable database and retrieval system.

How to obtain more information

Inquiries about these data and related statistics or services should be directed to:

Client Services
Small Area and Administrative Data Division
Statistics Canada
Room 1306, Main Building
Ottawa, Ontario
K1A 0T6

Phone: (613) 951-9720 Fax: (613) 951-4745 *saadinfo@statcan.ca*

Local Statistics Canada Reference Centres are listed on the following page. You can also visit our World Wide Web site at *http://www.statcan.ca*.

Toll-free access is provided for all users who reside outside the local dialling area of any of the Regional Reference Centres.

National inquiries line 1-800-263-1136
National telecommunications device for the hearing impaired 1-800-363-7629
Order-only line (Canada and the United States) 1-800-267-6677

Standards of service to the public

Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the agency has developed standards of service which its employees observe in serving its clients. To obtain a copy of these service standards, please contact your nearest Statistics Canada Regional Reference Centre.

List of Statistics Canada Regional Offices

Atlantic Region

Serving Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick

Advisory Services
Statistics Canada
North American Life Centre
1770 Market Street, 3rd Floor
Halifax, Nova Scotia
B3J 3M3

Local calls: (902) 426-5331
Toll free: 1-800-263-1136
Fax: (902) 426-9538

Québec Region
Advisory Services
Statistics Canada
4th Floor, East Tower
Guy Favreau Complex
200 René Lévesque Blvd. W.
Montréal, Québec
H2Z 1X4

Local calls: (514) 283-5725
Toll free: 1-800-263-1136
Fax: (514) 283-9350

National Capital Region
Advisory Services
Statistical Reference Centre
Statistics Canada
R.H. Coats Building, Lobby
Holland Avenue
Ottawa, Ontario
K1A 0T6

Local calls: (613) 951-8116
Fax: (613) 951-0581
Internet: infostats@statcan.ca

Ontario Region
Advisory Services
Statistics Canada
10th Floor
Arthur Meighen Building
25 St. Clair Avenue East
Toronto, Ontario
M4T 1M4

Local calls: (416) 973-6586
Toll free: 1-800-263-1136
Fax: (416) 973-7475

Manitoba
Advisory Services
Statistics Canada
VIA Rail Building, Suite 200
123 Main Street
Winnipeg, Manitoba
R3C 4V9

Local calls: (204) 983-4020
Toll free: 1-800-263-1136
Fax: (204) 983-7543

Saskatchewan
Advisory Services
Statistics Canada
Park Plaza, Suite 440
2365 Albert Street
Regina, Saskatchewan
S4P 4K1

Local calls: (306) 780-5405
Toll free: 1-800-263-1136
Fax: (306) 780-5403

Northern Alberta and the Northwest Territories
Advisory Services
Statistics Canada
9th Floor, Park Square
10001 Bellamy Hill
Edmonton, Alberta
T5J 3B6

Local calls: (403) 495-3027
Toll free: 1-800-263-1136
Fax: (403) 495-5318

Southern Alberta
Advisory Services
Statistics Canada
Discovery Place, Room 201
3553 - 31 Street N.W.
Calgary, Alberta
T2L 2K7

Local calls: (403) 292-6717
Toll free: 1-800-263-1136
Fax: (403) 292-4958

Pacific Region

Serving British Columbia and the Yukon

Advisory Services
Statistics Canada
Library Square Office Tower
600 - 300 West Georgia Street
Vancouver, British Columbia
V6B 6C7

Local calls: (604) 666-3691
Toll free: 1-800-263-1136
Fax: (604) 666-4863

LIST OF DATA PRODUCTS AVAILABLE

The Small Area and Administrative Data Division of Statistics Canada tabulates statistical data derived from administrative records - most notably, the taxfile. The resulting demographic and socio-economic databanks available are listed in the table below, along with their identifying product number and the usual release dates.

Product name	Product number	Release date
RRSP Contributors	17C0006	November
RRSP Contribution Limits (Room)	17C0011	December
Canadian Savers	17C0009	November
Canadian Investors	17C0007	November
Canadian Investment Income	17C0008	November
Canadian Taxfilers	17C0010	November
Charitable Donors	13C0014	December
Neighbourhood Income and Demographics	13C0015	July
Economic Dependency Profiles	13C0017	June
Labour Force Income Profiles	71C0018	June
Families	13C0016	August
Seniors	89C0022	August
Migration Estimates	91C0025	August
Employment Insurance Data	73F0002	Monthly
Community Profiles	89C0021	September